

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John C. McClane
Penny J McClane
Debtors

Case No. 17-03268-HWV
Chapter 13

District/off: 0314-1

User: AutoDocke

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Date Rcvd: Oct 25, 2022

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John C. McClane, Penny J McClane, 3531 Willow Rd, Dover, PA 17315-4445
cr	+ EMVLP II LLC, c/o Moss & Barnett, 150 South Fifth Street, Suite 1200, Attn: Sarah E. Doerr, Esq., Minneapolis, MN 55402-4138
4954911	+ Barclays Bank Delaware (Carnival), P O Box 8803, Wilmington, DE 19899-8803
5006090	+ CASH CALL, Williamson and Brown,LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
4954915	+ CDPRASOL, P O Box 1099, Wixom, MI 48393-1099
5473122	+ EMVLP II LLC, c/o Moss & Barnett, Attn: Sarah E. Doerr, Esq., 150 South Fifth Street, Suite 1200, Minneapolis, MN 55402-4129
5473123	+ EMVLP II LLC, c/o Moss & Barnett, Attn: Sarah E. Doerr, Esq., 150 South Fifth Street, Suite 1200, Minneapolis, MN 55402 EMVLP II LLC 55402-4129
4954921	Macy's Bankruptcy Processing, P O Box 8063, Mason, OH 45040
4954923	State Farm Financial Svcs, 3 State Farm Plaza N-3, Bloomington, IL 61702
4965033	+ York Hospital, 1001 S George Street, York, PA 17403-3645
4954930	+ York Hospital, PO Box 15124, York, PA 17405-7124

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2022 18:47:12	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	Email/Text: BankruptcyECFMail@mccalla.com	Oct 25 2022 18:35:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: PRA.COM	Oct 25 2022 22:43:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4954909	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 18:47:12	American Express, P O Box 981535, El Paso, TX 79998-1535
4977223	Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 18:47:22	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4969652	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 25 2022 18:35:00	Aurora Financial Group, Inc., c/o Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
4954910	EDI: BANKAMER.COM	Oct 25 2022 22:43:00	Bank of America, P O Box 982235, El Paso, TX 79998
4987857	+ EDI: BANKAMER2.COM	Oct 25 2022 22:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4959438	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 25 2022 18:35:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4954914	+ EDI: PRA.COM	Oct 25 2022 22:43:00	Capital One, C/O Portfolio Recovery, 140 Corporate Blvd, Norfolk, VA 23502-4952

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4954912	+ EDI: CAPITALONE.COM	Oct 25 2022 22:43:00	Capital One, P O Box 71083, Charlotte, NC 28272-1083
4954913	+ EDI: CAPITALONE.COM	Oct 25 2022 22:43:00	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
4986730	Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 18:47:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4954916	+ EDI: CITICORP.COM	Oct 25 2022 22:43:00	Citibank (Citi Preferred Card), P O Box 6004, Sioux Falls, SD 57117-6004
4954917	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 25 2022 18:35:00	Citizens Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886-1359
4994884	EDI: Q3G.COM	Oct 25 2022 22:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4954918	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 25 2022 18:35:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
4954919	EDI: IRS.COM	Oct 25 2022 22:43:00	Internal Revenue Service, Insolvency Admin, P O Box 7346, Philadelphia, PA 19101-7346
4954920	+ Email/Text: PBNCNotifications@perituservices.com	Oct 25 2022 18:35:00	Kohls/Capital One, P O Box 3115, Milwaukee, WI 53201-3115
4968195	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Oct 25 2022 18:35:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
4997320	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2022 18:47:12	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4997341	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2022 18:47:12	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5004791	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2022 18:47:12	LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4996151	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2022 18:47:16	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4954922	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2022 18:47:12	Merrick Bank, P O Box 9201, Old Bethpage, NY 11804-9001
4981601	EDI: PRA.COM	Oct 25 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4955742	+ EDI: RECOVERYCORP.COM	Oct 25 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5002285	EDI: Q3G.COM	Oct 25 2022 22:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4954924	+ EDI: RMSC.COM	Oct 25 2022 22:43:00	SYNCB/Home Design, 950 Forrer Blvd, Dayton, OH 45420-1469
4954925	+ EDI: RMSC.COM	Oct 25 2022 22:43:00	SYNCB/Lowes, P O Box 965005, Orlando, FL 32896-5005
4954926	+ EDI: RMSC.COM	Oct 25 2022 22:43:00	SYNCB/Nautilus, P O Box 965005, Orlando, FL 32896-5005
4977908	EDI: AIS.COM	Oct 25 2022 22:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4954928	+ EDI: WFFC.COM	Oct 25 2022 22:43:00	Wells Fargo (Flooring Solutions), P O Box 30667,

4980142	EDI: WFFC2	Oct 25 2022 22:43:00	Los Angeles, CA 90030-0667
4954929	+ EDI: PRA.COM	Oct 25 2022 22:43:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
			World Financial Network Bank, C/O Portfolio Recovery Assocs, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4954927		Verizon
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Aurora Financial Group INC., C/O Freedom Mortgage Corporation bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
Michael John Csonka	on behalf of Debtor 2 Penny J McClane office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Michael John Csonka	on behalf of Debtor 1 John C. McClane office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Thomas Song	on behalf of Creditor Urora Financial Group INC., et al tomysong0@gmail.com
Thomas Song	on behalf of Creditor Aurora Financial Group INC., C/O Freedom Mortgage Corporation tomysong0@gmail.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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Information to identify the case:

Debtor 1 John C. McClane

Social Security number or ITIN xxx-xx-7742

EIN ____-

First Name Middle Name Last Name

Debtor 2 Penny J McClane

Social Security number or ITIN xxx-xx-9692

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

EIN ____-

Case number: 1:17-bk-03268-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John C. McClane

Penny J McClane
fka Penny J Custer**By the
court:**10/25/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.